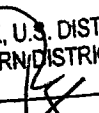


Ronald W. Hubener  
P.O. Box 4202  
Ontario, Calif. 91761  
(909) 545-0529  
(909) 218-0839  
amazingkaiser7@gmail.com

FILED

APR 28 2016

CLERK, U.S. DISTRICT CLERK  
WESTERN DISTRICT OF TEXAS  
BY  DEPUTY

US District Court  
for Western District of  
Texas - ~~San Antonio~~  
United States Courthouse  
655 E Cesar Chavez Bl  
SAN ANTONIO, TX 78206

April 20, 2016  
Re: FCRA Settlement  
Case 514-cv-00912FL

Gentlemen:

I am writing to you regarding the settlement of \$8.75 million which the court will decide on April 27 to go ahead with the amount. Considering the amount of grievances + damages - approximately 300,000 of which 2.2 Million were sent postcards but most lost their homes and cannot be found. I work for the US post office and saw no less than 100 undeliverable postcards for 3 cities. On a national level there are thousands whereby I dare say many may have been helped by Chase bank

I believe this case is much bigger than you can imagine. I notified the Consumer Protection agency and later got a loan app from Chase but by then my house was sold by a Receiver. Other letters I wrote to Chase were completely ignored. I believe Chase did soft inquiries often the fact that people lost their homes because there were so many complaints that only then did Chase realize they should have helped some people. Several years ago the Federal government

- 2 -

came up with the HARP loan and CHASE did get involved helping some people. There may have been a conflict of interest whereby Receivers of U.S. properties get loans from Chase but Chase would not defund owners' equities to hire a lawyer and challenge City codes departments.

{ Collusion?  
Lack of integrity?  
Bad Faith  
Unjust Enrichment?  
Violations of Fiduciary Relationship?

There needs to be an investigation of at least a dozen cases where owners lost their homes and interviewed. One must only look on the Internet the number of complaints against CHASE. Not to mix apples + Oranges, CHASE paid out \$9 Billion because of shady loans + refused to open their books.

How many people are on the street and on welfare at the expense of the State + taxpayer assistance when they could have been helped. Furthermore those people may never plug back in the system and pay income taxes.

I believe the court should take this matter under submission and delay making a decision pending further in depth investigation. This settlement is voiding the rights of people to sue CHASE in future issues which makes this a travesty of justice.

Enclosures 5/15/15 my letter to Chase  
12/23/15 letter Chase FCR  
3/25/16 letter Chase FCR + postcard  
Homeless story

I remain  
R.W. Gubner

**RONALD W. HUBENER**

P.O. Box 4202  
Ontario, Calif. 91761  
(909) 212-1356  
(909) 545-0529  
amazingkaiser7@gmail.com

CHASE FCRA Settlement  
Claims Administrator  
P.O. Box 43390  
Providence, RI 02940

March 25, 2016

Re: 2426 S. Marigold Place  
Ontario, Calif. 91761  
Claim: JrD 108 595 96101 858 470

Gentlemen/To Whom It May Concern:

I don't quite understand this class action settlement. Chase Bank accessed credit reports of numerous people. I don't think there is anything illegal about that but is it possible that they might have helped people from losing their homes had the bank refinanced their home and they could have been eligible?

I will join the class action suit and enclosed is a signed post card.

I had a problem with hoarding and litigation with the City of Ontario, Calif. I had an attorney late in the game, as I needed to get a loan to hire one, but Chase Bank did not help me! Finally, I got a shark loan but it was too late. I needed a lawyer to defend me against the demands of the City. Enclosed is a letter by my attorney, Paul Brisson (909) 553-2182.

My losses exceed \$145,000. The City hired Receiver, Gresham-Savage, and they plundered my equity and ***completely and unnecessarily*** remodeled my house! My mortgage was NEVER late, even when I was locked out of my house! The Receiver never gave an accounting of monies spent and the judge did not demand one. I also requested an accounting from the Receiver, but they would not send one. I was harassed and traumatized by no less than 10 police and code enforcement people. I **HAVE WITNESSES!**

This is a new category of the law, which if prosecuted and won, will give attorneys a field day to prosecute what is a travesty of justice.

Regarding the enclosed post card that <sup>the Fed</sup>you sent me, I saw no less than 100 of these for 3 cities in Southern California! Working in the waste department of the U.S. Post Office, there must be thousands of these...and they are undeliverable!

Your class action lawsuit of \$8.75 million, if applicable, cannot possibly cover the real losses that people have incurred; people who may be living on the street for the rest of their lives – a burden to the State and society.

The Federal Government needs to address the Brown Act, which is being wrongfully used. Like the Slum Lord Act for apartments, which illegally and unfairly places demands on homeowners, without an attorney the average citizen cannot afford to defend himself against the powers that be and the status quo.

1. The City Attorney lied about me having a place to live.
2. The Receiver threatened me to sign an unconscionable contract or I would not be able to retrieve my possessions.
3. Minor repair work that the City wanted done was only handyman work and a contractor was not needed.
4. Demands of the City for me to have grass in my front yard while I had white rock for 15 years, was harassment. There is a drought in California!
5. Demands to have landscaping in the back yard... Who owns the house?
6. My shed, which was my library, I had built by code - 3 ft. from fence and less than 14 ft. high. I have witnesses who helped me build it. Well, **the City destroyed it!**
7. Insulation, which I had been ordered to be removed from the attic, was poisonous, even though it had been approved by the City.
8. Regarding any electrical repair work that had needed to be done, I have an honest estimate from a licensed electrician, whereas another one was scared away by a management company hired by the Receiver.

**9. I was denied a trial by jury even though I have witnesses.**

An attorney I once knew said, "Who is the judge? Ron, you are of retirement age and you don't want to deal with these people!!!"

**10. Personal effects of approximately \$30,000 were destroyed, and the City claimed 141 violations!**

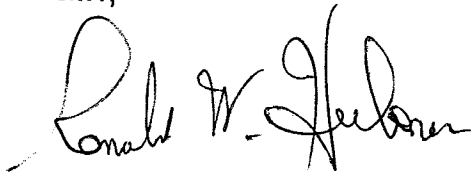
There needs to be an agency of and for the people, separate from the government code monitors, which would protect those who have the courage to be witnesses. We are living in a state of fear and a police state!

**Receivers should also be monitored and audited.** That would mean interviewing the people that lost their homes, and hearing their incredible stories.

**AMERICA, WHERE HAVE YOU GONE?**

P.S. They claimed I was mentally ill but gave me no conservatory. I was rendered homeless for over 1 year...living in my car!

I remain,

A handwritten signature in black ink, appearing to read "Ronald W. Hubener". The signature is fluid and cursive, with the first name "Ronald" being the most prominent.

Ronald William Hubener  
[amazingkaiser7@gmail.com](mailto:amazingkaiser7@gmail.com)

**Official Notice of Proposed  
Class Action Settlement  
and Fairness Hearing**

You have been identified by Chase as a potential member of a class of persons as to whom Chase obtained information from a credit reporting agency to conduct an "account review" after the occurrence of one of several events, including account closure, bankruptcy discharge, and foreclosure.

✓ A federal court authorized this notice.

This is not a solicitation from a lawyer.

This is not notice of a lawsuit against you.

File your Claim on or before  
March 23, 2016 using the  
attached postcard or online at  
[www.chasefcraSettlement.com](http://www.chasefcraSettlement.com)  
or 1-888-736-2826.

**Chase FCRA Settlement  
Claims Administrator**

P.O. Box 43390  
Providence, RI 02940-3390

PRESORTED  
FIRST CLASS MAIL  
U.S. POSTAGE  
**PAID**  
SANTA ANA, CA  
PERMIT NO. 626



Postal Service: Please do not mark barcode

Claim#: JPD-10859596101-858470  
Ronald W Hubener  
PO Box 4202  
Ontario, CA 91761-8902

JPD



Carefully separate this Claim Form postcard at the perforation

**By submitting this Claim, I am requesting a Settlement Fund Payment. +**

Address for Settlement Fund Payment (if different from where this notice was sent)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State: \_\_\_\_\_

Zip Code: \_\_\_\_\_

Signature: \_\_\_\_\_

Date (mm/dd/yyyy): \_\_\_\_\_

**Mail this Claim Form on or before March 23, 2016 (postmark deadline).**



10859596101 JPDCRD1 +

**RONALD W. HUBENER**

P.O. Box 4202  
Ontario, Calif. 91761

(909) 545-0529

(909) 218-0839

amazingkaiser7@gmail.com

**The Homeless in America...often forgotten...  
America, where have you gone?**

Do you see them every day? I did and still do – pushing baby carriages, bicycles, shopping carts...anything on wheels to carry their treasures; glass and plastic bottles, cardboard – anything they can sell to survive the next day. I was one of them.

Are the homeless an eye sore to cities and suburbia? Some live in cars, like me; others live under bridges, behind buildings, under tents and in cardboard boxes...you name it!

Do you ignore them and just think of yourself?... and think they made their own situation? Maybe they just might go away. Whether you believe it or not, what happens to them can happen to you. Crime, disease, unrest, taxpayer costs, drugs, domestic violence; they all add to our problems... Indirectly, we are all connected.

The number of homeless is multiplying to exponential growth. Many will never again have a job and a normal life. They are often preyed upon and harassed by police. Personally, I was confronted no less than 6 times by police – in my car. Before I was locked out of my home, I was traumatized TWICE, by no less than 10 police and code people. I have witnesses.

Have you seen a man sitting in front of the post office, on Holt Blvd., in Ontario, California, crying because his best friend is dead?...and that might have been all he had, other than the clothes on his back. I also saw a guy in the post office wearing a brown garment, like a monk. Crooked teeth, hungry; he said that he slept on an old mattress by the railroad tracks.

Have you seen the people who pick through the dumpsters... sometimes at 1 or 4 in the morning... and anytime, really? Some have a stick with a hook – whatever they see as a good catch? Is it ~~wed~~; is it a book; is it cardboard that can be sold and recycled?...perhaps a toy one



could sell at a swap meet? ... or an old computer that can be taken apart for copper that no one wants? You might even see another guy come afterwards going through the same dumpster, unbeknownst to him that the first guy beat him to it! I actually saw a guy climb into a dumpster and standing in it, searching for something of value.

**Oh, what I have seen, even before I was homeless for over a year, living in my car to save my credit!**

Due to a legal matter for which I did not have the money to hire a lawyer or support to challenge the system (Code Enforcement is running rampant in America!), hundreds of people, like me, lost their homes.

In my case, I always paid my mortgage on time and NEVER LATE, even when I was locked out of my home and the City of Ontario made ridiculous demands, mentioning 141 violations. How can one defend oneself without having money for a lawyer? Even the judge said, "You need a lawyer to navigate the system," but shot down my lawyer's and my declarations 3 TIMES!

My equity of \$141,000 was completely drained, my home was unnecessarily completely remodeled, my "Homestead" ignored! My attorney's contractors that were sent to the house were interfered with and my personal possessions valued at approximately \$30,000 were destroyed.

This is also a case of fraud, and an unconscionable contract signed under duress. If I didn't sign, I was threatened not to receive my possessions and be permanently locked out of my house. I was accused of being a mental case but no allowance for shelter or support was given!

I asked Chase Bank for help but they refused to help me. They actually lent money to the Receiver, Gresham-Savage, allowing them to enrich themselves. There were never any serious health violations other than a hoarding problem I tried to correct.

Isn't it time that this matter be seriously addressed? The plight of the homeless is being exacerbated by the passing of the Brown Act, which is shameful. I have seen no less than 100 undeliverable postcards sent to homeowners whose credit was accessed by Chase Bank. No doubt, there are probably thousands of homeowners who could have had their homes saved.



There is currently a class action suit against Chase Bank but my damages exceed \$200,000. That is why I am seeking a powerful trial lawyer to place this matter in front of a Grand Jury. A class action suit has some value but cannot possibly reimburse me for the damages and injustice I have incurred, along with the criminal conduct against me of the powers that be.

AMERICA, where have you gone? This matter isn't just about Ronald Hubener, but ALL of America. Violations of Constitutional Rights must be vigorously prosecuted. This matter should be investigated by all appropriate agencies and organizations, not limited to:

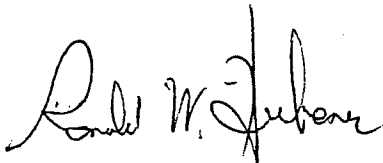
Attorney General  
Congress  
Consumer Affairs  
Dept. of Justice  
District Attorney  
FBI

Freedom of Information Act  
Fair Housing Authority  
State Bar Association  
Welfare Dept.  
Judicial Watch

*John Barry Searcy*

**It's never too late for justice!**

I remain,



Ronald W. Hubener

Ron Hubner

Po Box 4202

ONTARIO, CALIF 91761

(909) 545 0529

(909) 218 0839

Certified

Chase FCRA Settlement  
Claims Administrator

Po Box 43390

Providence, RI 02940-3390

Dec 23, 2015

Re: 2426 So. Main St.  
ONTARIO, CALIF 91761

Gentlemen:

I am in receipt of your postcard. My damages to date exceed over \$200,000 due to the conduct of Chase not getting involved in my plight. My matter also involves

by Gresham  
+ City of  
+ City of  
+ City of

Fraud

Unconscionable contract signed under duress  
Interference.

I am wondering, if successful any compensation awarded me by a class action settlement may be only minimal as to my real losses.

The lawyer I have Paul Birssen tried his best for me to have a trial by jury but was ignored and he knows the merits of this case but doesnot have the expertise of a trial lawyer when I am still seeking.

I would appreciate you responding to my letter and have my permission to speak with my lawyer. Also if you are at liberty to give me your phone nr I would appreciate it.

I remain  
Ronald W. Hubner

My house was unjustly sold even though mortgage was paid online, even when I was locked out of my home. I was never late.

Off to  
Hills  
MDNG

**RONALD W. HUBENER**

P.O. Box 4202  
Ontario, CA 91761  
(909) 212-1356

Attorney Paul Brisson  
(909) 553-2182

CHASE BANK  
P.O. Box 183222  
Columbus, OH 43218

May 15, 2015

Re. 2426 S. Marigold Place, Ontario, CA 91761  
...and the Criminal Conduct of the powers that be (parties involved)...  
Ref. my Chase Account # 1758418912

Gentlemen:

This is about the 6<sup>th</sup> letter in which I am following up where you said you are investigating this matter. Well, you are Johnny come lately!

You ignored all my pleas for help! You received the letter from Paul Brisson regarding litigation with the City of Ontario and the Receiver, Gresham-Savage.

You decided not to get involved, neither with the conduct of the latter, nor with their unscrupulous behavior and unconscionable, despicable and unconstitutional acts, which warranted your monitoring of their actions.

Now they have sold my house and I have been homeless for one year! The only health hazards from the hoarding issue were cleared up for \$15,000, and minor repairs and/or corrections such as the electrical - from an honest electrician - should not have exceeded \$2,500 or \$3,000 at most. Plus, any miscellaneous items (e.g., I removed the lanterns and light fixtures just before my eviction) should not have exceeded \$10,000.

They plundered my equity of \$143,000 and this matter needs your utmost attention!

I remain,

Ronald W. Hubener  
(909) 212-1356 mobile  
(909) 545-0529 mobile  
Amazingkaiser7@gmail.com

PS - I'm still paying my \$1,754 monthly mortgage payments but my home owner's insurance was cancelled because of the lockout.

Enclosures:

Letter of Declaration

Letter to Chase Bank by my attorney. Paul Brisson

cc: PAUL BRISSEN

~~Stow~~  
~~McCollough~~

9176108902

HUBENER, RONALD  
PO BOX 4202  
ONTARIO CA 91761-8902



917 6108902/21/14  
ACSK-

*Spam to  
Lawyer  
Order Notice  
or  
divertible mail*



PRESORTED  
FIRST CLASS



US POSTAGE  
300.375  
SEP19 2014  
4P 32206  
02 11  
3003501

Hired late in  
the game due  
to lack of money

**LAW OFFICE OF PAUL L. BRISSON**

112 Harvard Avenue #103  
Claremont, California 91711  
(909) 553-2182  
(909) 992-3161 Fax

December 11, 2014

Chase Bank  
800 Brooksedge Blvd.  
Westerville, Ohio 43081

VIA CERTIFIED MAIL  
AND FACSIMILE (855) 232-8015

Re: San Bernardino Superior Court Case No. CIVRS1400694  
City of Ontario v. Ronald Hubener, JP Morgan Chase Bank  
2426 S. Marigold Place, Ontario, CA 91761, APN 1051-171-18-0  
Loan No. 1758418912

Dear Sir/Madam,

You have received notice of the proceedings in the above referenced litigation matter from the City of Ontario, the Receiver, Mr. Hubener and my office, however, you have not responded or participated in any way in the litigation.

You acknowledged receipt of Mr. Hubener's prior letters asking for a loan or your assistance and participation which you ignored. Mr. Hubener has continued to pay the monthly mortgage of \$1,754.00 although he was rendered homeless by the receiver over a year ago during the needlessly extended cleanup of his property and he remains dispossessed of his property to date. No inventory was ever made or provided to Mr. Hubener of his disposed personal property.

Now the receiver has lead the court to believe and obtained a contractors flat rate estimate without any detail at all for approximately \$100,000 to repair the interior and exterior of Mr. Hubener's property to correct 141 alleged City of Ontario Code Violations. This will result in taking all of Mr. Hubener's equity in his home and ultimately the receiver's sale of his property. Mr. Hubener's contractor has estimated the work can be done for \$50,000 or even less. It's only handy man work much less

Chase Bank  
December 11, 2014  
Page 2

The receiver has been given court authority for a high interest \$125,000 loan for the contractor and administrative fees which he intends to obtain on December 29, 2014.

Please contact my office within the next ten (10) days. Mr. Hubener is again requesting that you participate in the litigation of this matter, or that you at least provide a mediation role towards reaching an immediate resolution with the City of Ontario and the receiver.

I await your prompt reply.

Very Truly Yours,



Paul L. Brisson